

## ACB Partners Offers Financial Planning Solutions

Financial institutions face several challenges on the road to becoming full-service financial providers.

Non-traditional services such as investments, insurance and financial planning require deliberate planning and call for an infrastructure that most banks do not have. America's Community Banking Partners has a solution—Money Concepts.

America's Community Bankers alliance with Money Concepts International Inc. can help you develop investment and insurance services for your customers. At the same time, it gives you the opportunity to generate significant fee income while providing enhanced services.

Money Concepts, founded in 1979, is a full-service financial planning and brokerage organization that offers a world-proven "Financial Planning Centre" concept and customized programs to benefit large and small institutions.

ACB members can now benefit from a broad range of financial products and services supplied with a personal touch. "Most of the companies that worked with a regional brokerage house or third-party marketer before coming to us felt they weren't getting the attention they needed," said Barry Dayley, vice president of financial institution marketing for Money Concepts. "We're more of a high-touch organization."

Although many companies claim they offer financial planning, Dayley said most third party marketing programs remain product oriented. He believes, however, that the industry has evolved to the point where the market really wants financial planning, estate planning and investment advisory services.

Money Concepts recommends its products and services within an objective financial plan that is based on the customer's objectives. Some of the services and products offered include mutual funds, fixed and variable annuities, stocks and corporate bonds, municipal bonds, fixed and variable universal life insurance, term insurance, long term care insurance investment advisory services and private portfolio management.

Why chose Money Concepts over other third party marketing companies? Ownership opportunity. You choose the structure of your agreement.

Through its "Centre Ownership Agreement" you totally control the customers and the business relationships that are developed. Or if you prefer, you can choose the "Lease to Own" option.


According to ACB Partners' President and CEO, Anita Gentle Newcomb, Money

Concepts is a proven leader. "Money Concepts provides community banks with an innovative, flexible, turn-key solution for broadening their customer financial services offerings through expert financial planning."

In addition, Money Concepts provides a comprehensive business and marketing plan to maximize the value of your program. By researching your marketplace and customer base, Money Concepts helps you keep your existing customers, attract new customers and cross sell existing bank programs.

The strength of Money Concepts' Financial Education Programs, the qualities of its non-proprietary financial products, and its comprehensive marketing and business system have made it the leader in independent planning services.

Money Concepts can help significantly increase the scope of the financial services you provide and add a dynamic profit center to your bank.

Visit ACB Partners' website at [www.AmericasCommunityBankers.com/Partners](http://www.AmericasCommunityBankers.com/Partners) for additional information or call our hotline at (202) 857-5575. 

### ACB Partners-on-the-Line Teleconferences

ACB Alliance Partners offer member-advantaged product and service solutions to improve your bottom line. New programs, such as Expanding Secondary Market Mortgage Solutions, Credit Card Strategies and Internet Security, help ACB members compete effectively.

Free Partners-on-the-Line teleconferences discuss these and other topics in depth. Calls are free and topics are updated monthly. Visit [www.AmericasCommunityBankers.com/Partners](http://www.AmericasCommunityBankers.com/Partners) to register for one of our teleconferences, listed below.

**Credit Cards:  
A Risk Free Solution**  
September 18

**A Full-Service Card  
Program You Control**  
September 19

**Card Strategies for  
Community Banks**  
September 24